



**Denise R. Gabel** is the Chief Innovation Officer at the Filene Research Institute, an academic based, consumer finance think and do tank located in Madison, Wisconsin.

Gabel joined the Institute in 2006 to continue to build the innovation competency at Filene and extend that capability to credit unions. She is responsible for applying new innovation methodologies, overseeing innovation programs, and developing processes to ensure an effective pipeline of solutions to connect the past and the future for credit unions and consumers.

Denise also leads the i<sup>3</sup> (ideas, innovation, implementation) program that develops new products, services, and business models. The work is accomplished by nearly fifty insightful executive-level volunteers from the U.S. and Canada.

She has first-hand experience in successfully moving ideas from the early concept stage through to market place adoption. The most recent example includes working closely with the Center for Financial Services Innovation, the Doorways to Dreams Fund, and the Michigan Credit Union League to launch a new deposit account. In just over 11 months, more than 11,700 new *Save to Win* accounts had been opened with over \$8.6 million in deposits.

A recognized innovation catalyst and in-demand speaker, Denise has been interviewed widely from *National Public Radio* to the *Wall Street Journal*, and is frequently cited in the *Credit Union Times* and *Credit Union Journal*. Her ideas are published in the Credit Union National Association's Management Enrichment Training Program and the *Credit Union Mortgage Lending Strategies* book. She authored the Filene Research Institute's *Key Findings: Innovation Through Collaboration*, annual publication *Key Findings: Blueprints for Innovation*, and *Reimagining the Dream: The Future of Home Ownership*.

Previously, Denise served as Vice President – Strategic Direction for the Spokane Teachers Credit Union leading strategic planning, innovation, and corporate governance. She is a certified trainer for the Institute of Financial education and faculty member for CUNA's Management Schools.

Denise is a summa cum laude graduate of Eastern Washington University. In 2008 Denise graduated from Harvard Business School's Women's Leadership Forum.

"Are tangerines really just oranges that didn't want it enough?" – from a Hallmark card.